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A limited liability partnership formed in the State of Delaware

REED SMITH LLP

counsel may be heard before the Honorable Susan Illston, United States District Judge, in Courtroom 10 of the above-entitled Court, located at 450 Golden Gate Avenue, San Francisco, California, defendant Protective Life Insurance Company, successor-in-interest to Chase Insurance Life and Annuity Company, formerly known as Federal Kemper Life Assurance Company ("Protective Life") will and hereby does move to dismiss plaintiff's Fifth and Sixth Causes of Action as alleged in the Complaint for failure to state a claim upon which relief can be granted. Protective Life further

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moves to dismiss plaintiff's Fourth Cause of Action for failure to state a claim upon which relief can
be granted, or alternatively, for a more definite statement. Protective Life moves on the following
grounds:

- (1) Plaintiff has failed to allege fraud with the requisite specificity, and cannot bring a breach of contract cause of action under the guise of a fraud claim;
- (2) Plaintiff's emotional distress claim, which is in actuality a breach of fiduciary duty claim, fails because an insurer owes no fiduciary duty to an insured; and
- (3) Plaintiff cannot state a 17200 claim based on a violation of California Insurance Code Section 790.03.

This Motion is based upon Rules of Civil Procedure 12(b)(6), this Amended Notice of Motion and Motion and the Memorandum of Points and Authorities (originally filed on July 23, 2007, as reflected at Document Number 7 of the Court's docket), the papers, pleadings and other documents on file in this action, and such other and further oral or documentary evidence as may be presented at or before the hearing. Plaintiff filed her opposition to the Motion on August 8, 2007 (Docket Number 10). Courtesy copies of Protective Life's original motion papers and plaintiff's opposition will be delivered to Judge Illston's chambers.

DATED: August 9, 2007.

REED SMITH LLP

/s/ Eugenia S. Chern Linda B. Oliver Eugenia S. Chern Attorneys for Defendant Protective Life Insurance Company, successor-in-interest to Chase Insurance Life and Annuity Company, formerly known as Federal Kemper Life Assurance Company

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